

Information to identify the case:		
Debtor 1	Bonnie Marbley	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 19-23379-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie Marbley

8/22/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bonnie Marbley
Debtor

Case No. 19-23379-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Aug 22, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2024:

Recip ID	Recipient Name and Address
db	+ Bonnie Marbley, 403 W Fifth Avenue, Roselle, NJ 07203-1817
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Solar Mosaic, Inc., Weltman, Weinberg & Reis, Co. LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
cr	+ Vanderbilt Mortgage and Finance, Inc., Greenspoon Marder LLP, c/o Erik Berglund, Esq., 100 South Wood Avenue, Suite 207 Iselin, NJ 08830-2716
518433087	+ County Educators Fcu, 16 E Lincoln Ave, Roselle Park, NJ 07204-1743
518343121	Ditech Financial, LLC, P.O. Box 94710, 60094-4710
518433089	#+ Financial Data Systems, Po Box 688, Wrightsville Beach, NC 28480-0688
518343122	+ Vnaderbilt, P. O Box 9800, Maryville, TN 37802-9800

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 22 2024 21:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 22 2024 21:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518433088	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 22 2024 21:36:42	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
519795244	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 22 2024 21:25:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519795245	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 22 2024 21:25:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,
518385626	+ Email/Text: RASEBN@raslg.com	Aug 22 2024 21:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518455092	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2024 21:37:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518975977	+ Email/Text: mtgbk@shellpointmtg.com	Aug 22 2024 21:24:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518975976	+ Email/Text: mtgbk@shellpointmtg.com	Aug 22 2024 21:24:00	Shellpoint Mortgage Servicing, P.O. Box 10826,

District/off: 0312-2

User: admin

Page 2 of 3

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Form ID: 3180W

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519740023	+ Email/Text: BKRMailOps@weltman.com	Greenville, SC 29603-0826
		Aug 22 2024 21:25:00
518433091	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Solar Mosaic, Inc., c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
		Aug 22 2024 21:25:00
518499754	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	USDOE/GLELSI, Po Box 7860, Madison, WI 53707-7860
		Aug 22 2024 21:25:00
518365030	+ Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
		Aug 22 2024 21:25:00
		Vanderbilt Mortgage and Finance, Inc., P.O. Box 9800, Maryville, TN 37802-9800

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518464226		DITECH FINANCIAL, LLC
518371614	*+	Vanderbilt Mortgage and Finance, Inc., P.O. Box 9800, Maryville, TN 37802-9800
518433090	##+	Solar Mosaic Inc, 300 Lakeside Dr, 24th Fl, Oakland, CA 94612-3572

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2024 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Bonnie Marbley ckassar@locklawyers.com bbkconsultantllc@gmail.com,tdell@locklawyers.com,kassacr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Erik Berglund	on behalf of Creditor Vanderbilt Mortgage and Finance Inc. eberglund@mrossllc.com, bankruptcy@gmlaw.com
Kimberly A. Wilson	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Roger Fay	

District/off: 0312-2

User: admin

Page 3 of 3

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on behalf of Creditor DLJ Mortgage Capital Inc. rfay@alaw.net, bkecf@milsteadlaw.com

Shauna M Deluca

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10